

In re:  
Stephanie A Appling  
Debtor

Case No. 25-11394-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Sep 10, 2025

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2025:**

Recip ID	Recipient Name and Address
db	#+ Stephanie A Appling, 503 Chester Pike, Sharon Hill, PA 19079-1311
14996592	+ AES/PNC Bank, PO Box 61407, Harrisburg, PA 17106-1407
14996598	Credit One Bank, Las Vegas, NV 89193
15003073	+ Midfirst Bank, c/o Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14996611	Total Visa/TBOM/VT, 10182m Telesis Ct, Suite 300, San Diego, CA 92121
14997493	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034
14996614	+ Webbank/Onemain/FIS, PO Box 3316, Evansville, IN 47732-3316

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14996591	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 11 2025 00:49:00	ADS/Comenity/Venus, PO Box 182789, Columbus, OH 43218-2789
14996593	+ Email/Text: bk@avant.com	Sep 11 2025 00:49:00	Avant LLC/Web Bank, 222 W. Merchandise Mart, Plz 900, Chicago, IL 60654-1103
14996594	+ Email/Text: famc-bk@1stassociates.com	Sep 11 2025 00:49:00	BK of Missouri/Total Card, 2700 S. Lorraine Pl, Sioux Falls, SD 57106-3657
15004285	+ Email/Text: famc-bk@1stassociates.com	Sep 11 2025 00:49:00	Bank of Missouri, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14996609	Email/Text: cfcbbackoffice@confinco.com	Sep 11 2025 00:48:00	TBOM/CONTFIN, 4550 New Linden Hill Rd, #400, Wilmington, DE 19808
14996595	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2025 00:54:47	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14996597	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 11 2025 00:53:18	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14996599	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Sep 11 2025 00:54:19	Department of Education/ AIDVANTAGE, 1600 Tyson Boulevard, PO Box 300001, Greenville, TX 75403-3001
14996600	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 11 2025 00:49:00	FEB DESTINY/CCI, PO Box 4499, Beaverton, OR 97076-4499
14996596	Email/Text: BNSFS@capitalsvcs.com	Sep 11 2025 00:48:00	CCS/First Savings Bank, 500 E. 60th Street N., Sioux Falls, SD 57104
14996602	Email/Text: BNBLAZE@capitalsvcs.com	Sep 11 2025 00:48:00	FSB Blaze Credit Card, 1500 S Highline Ave, Sioux Falls, SD 57110
14996601	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 11 2025 01:15:45	First Premier, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824

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15017017	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 11 2025 00:49:00	Jefferson Capital Systems LLC, PO Box 7999, St. Cloud MN 56302-9617
15018765	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2025 00:52:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15000031	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 11 2025 00:52:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15002911	^ MEBN	Sep 11 2025 00:38:48	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14996605	Email/Text: EBN@Mohela.com	Sep 11 2025 00:48:00	MOHELA/Department of Education, 633 Spirit Drive, Chesterfield, MO 63005
15026044	Email/Text: EBN@Mohela.com	Sep 11 2025 00:48:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
14996603	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 11 2025 00:52:21	Macy's CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
15008113	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 11 2025 00:53:28	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14996604	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 11 2025 01:17:22	Midland Mortgage, 999 NW Grand Blvd, PO Box 26648, Oklahoma City, OK 73126-0648
14996606	+ Email/Text: bankruptcy@sccompanies.com	Sep 11 2025 00:49:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
15005401	+ Email/Text: bankruptcy@sccompanies.com	Sep 11 2025 00:49:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14998107	+ Email/PDF: cbp@omf.com	Sep 11 2025 01:13:30	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
15014300	+ Email/Text: bankruptcyreports@wakeassoc.com	Sep 11 2025 00:49:00	PA-FM DENTAL PC, c/o Wakefield & Associates, LLC, PO Box 58, Fort Morgan, CO 80701-0058
15011586	^ MEBN	Sep 11 2025 00:38:35	Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia, PA 19122-2898
15009123	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2025 00:49:00	Quantum3 Group LLC, PO Box 2489, Kirkland, WA 98083-2489
15008489	Email/Text: bnc-quantum@quantum3group.com	Sep 11 2025 00:49:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14996607	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 11 2025 00:53:18	Regional Acceptance Corporation, PO Box 580075, Charlotte, NC 28258-0075
14999884	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 11 2025 00:53:18	Regional Acceptance Corporation, Bankruptcy Section/100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14996608	+ Email/Text: bankruptcy@sw-credit.com	Sep 11 2025 00:49:00	Southwest Credit System, 4120 International Pkwy, #1100, Carrollton, TX 75007-1958
14996610	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 11 2025 00:49:00	TBOM/MILESTONE, PO Box 4499, Beaverton, OR 97076-4499
14996612	+ Email/Text: bankruptcydepartment@tsico.com	Sep 11 2025 00:49:00	Transworld Systems Inc., PO Box 15055, Wilmington, DE 19850-5055
14997060	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Sep 11 2025 00:54:10	U.S. Department of Housing and Urban Development, The Strawbridge Building, 801 Market Street, 12th Floor, Philadelphia, PA 19107
15026191	^ MEBN	Sep 11 2025 00:39:09	US Department of Education/MOHELA, PO Box 790453, St. Louis MO 63179-0453
14996613	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 11 2025 00:49:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint

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Cloud, MN 56303-0820

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15018766	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2025 at the address(es) listed below:

Name	Email Address
ASHLEY M. SULLIVAN	on behalf of Debtor Stephanie A Appling asullivan@wwdlaw.com hbanks@spearwilderan.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
MATTHEW K. FISSEL	on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com matthew.fissel@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 25-11394-amc  
Stephanie A Appling )  
aka Stephanie Robinson )  
Debtor(s). ) Chapter: 13  
)  
)

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: September 10, 2025

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court